

BOSTON REDEVELOPMENT AUTHORITY

REPORT AND DECISION ON THE APPLICATION OF ANGELA WESTOVER HOUSING CORPORATION FOR THE AUTHORIZATION AND APPROVAL OF A PROJECT UNDER MASSACHUSETTS GENERAL LAWS (TER. ED.) CHAPTER 121A AS AMENDED, AND CHAPTER 652 OF THE ACTS OF 1960, TO BE UNDERTAKEN AND CARRIED OUT BY A CORPORATION ORGANIZED PURSUANT TO MASSACHUSETTS GENERAL LAWS, CHAPTER 180, AND APPROVAL TO ACT AS AN URBAN DEVELOPMENT CORPORATION UNDER SAID CHAPTER 121A.

A. The Hearing. A public hearing was held at 2:00 P.M. on May 20, 1982, in the offices of the Boston Redevelopment Authority (hereinafter called the "Authority"), at the New City Hall, Room 921, Boston, Massachusetts 02201, by the Authority on an Application dated March 22, 1982, (hereinafter called the "Application"), filed by Robert G. Keith, President, on behalf of Angela Westover Housing Corporation for authorization and approval of a redevelopment project under Chapter 121A of the General Laws of the Commonwealth of Massachusetts and Chapter 652 of the Acts of 1960, as amended (hereinafter called the "Project"), due notice of said hearing been given previously by publication on May 10, 1982 and May 17, 1982, in the Boston Herald American, a daily newspaper of general circulation published in Boston, and mailing postage prepaid in accordance with Rule 4 of the Rules and Regulations of the Authority for securing approval of Chapter 121A projects, and in accordance with the provisions of Section 13 of Chapter 652 of the Acts of 1960, as amended. Board Members Robert Farrell, Joseph Walsh, James Flaherty, and Clarence Jones were present at the hearing.

B. The Project. The proposed development area is located at 49 Parley Avenue in the Jamaica Plain section of Boston.

A full metes and bounds description can be found on page 3 of the Application.

The Project consists of the rehabilitation and conversion of the Project Area to a congregate residence for eleven low and moderate income elderly and handicapped persons. The facility will provide ten resident bedrooms, eleventh unit for the resident manager, and common kitchen, dining and living areas.

The appurtenant facilities will include community space, a laundry room, and landscaping. Attached to this Application as Exhibit 2 is a site plan for the Project Area. There is also incorporated into the Application as Exhibit 3 floor plans and elevations for the buildings and as Exhibit 15c outline specifications showing generally the character and quality of the construction to be used.

C. Authority Action. In passing upon the Application, the Authority has considered the Application itself, all documents, plans and exhibits filed therewith or referred to therein, the oral evidence presented at the hearing, the exhibits offered in evidence at the hearing, and arguments and statements made at the hearing.

D. Project Area. The Project as defined in the Application constitutes a "Project" within the meaning of Section 1 of Chapter 121A of the General Laws, providing, as it does, for the acquisition, rehabilitation and construction in a blighted, substandard and decadent area of decent, safe, and sanitary housing for the elderly and handicapped.

The Project area is blighted, decadent and substandard, as those terms are defined in Section 1 of Chapter 121A, because the vacant building on the Project site is physically deteriorated, dilapidated, structurally unsound, and unfit for human habitation. It is increasingly likely to become a local hazard, resulting in a serious detriment to the surrounding neighborhood. The vacant land included in the Project site has a condition of extreme slope, making rehabilitation unduly expensive. The area in its present condition has been a blighting influence on other properties in the surrounding neighborhood.

The site would not be developed without the real estate taxes being limited to a percentage of the Project's estimated gross annual income, evidenced by the requirement of the Department of Housing and Urban Development that its mortgage commitment be conditioned upon the obtaining of a tax agreement under Chapter 121A. Percentage levels as a basis for taxation can only be lawfully agreed to by the City of Boston under General Laws, Chapter 121A, Section 6A. These conditions and other factors referred to in the Application and this Report and Decision warrant the carrying out of the Project in accordance with Chapter 121A.

For these reasons it is found that the Project area is a blighted, decadent and substandard area within the meaning of Chapter 121A as amended. It is unlikely that the conditions will be remedied by the ordinary operations of private enterprise.

The Project will provide substantial financial return to the City of Boston. The amounts to be paid in lieu of real estate taxes by the Applicants are set forth in the Application. There shall be paid to the City of Boston a percentage payment in lieu of real estate taxes, in each of the forty calendar years after approval of the Project.

E. Cost of the Project. In the opinion of the Authority, the cost of the Project has been realistically estimated in the Application and the Project is practicable.

The estimated minimum cost of the Project will be approximately \$677,300.00. The applicant has received a firm commitment from the Department of Housing and Urban Development for 100% of the construction and permanent financing under Section 202 of the Housing Act of 1959 as amended. Rents for 10 of the 11 units will be subsidized through the HUD Section 8 program.

The following are all the persons, natural or corporate, who have, or prior to the completion of the Project, will have, directly or indirectly, any beneficial interest in the Project: the Applicant, Angela Westover Housing Corporation, a charitable corporation with offices at 62 Atherton Street, Jamaica Plain; its parent corporation, the Neighborhood Development Corporation

of Jamaica Plain, a charitable corporation with offices at the same address; and the U.S. Department of Housing and Urban Development, which is providing all construction and permanent financing.

F. Consistency with Master Plan. The Project does not conflict with the Master Plan for the City of Boston as the Project Area comes within a classification in the Master Plan which permits buildings and uses of the kind proposed by the Applicants.

G. Effect of the Project. The Project will not be in any way detrimental to the best interests of the public or the City of Boston or to the public safety and convenience and is not inconsistent with the most suitable development of the Project Area neighborhood or of the City. The Project will, in fact, forward the best interests of the City and will constitute a public use and benefit. The Plans of the structure to be rehabilitated within the Project Area have been reviewed by the Design Review Staff of the Authority. The Authority finds that this Project will enhance the general appearance of the Area and furnish needed housing for elderly and handicapped persons with shared dining and living areas and with a resident manager. The Project will have a positive economic impact on the neighborhood surrounding the Project Area and on the City of Boston. During construction of the Project, the Project general contractor will be required, to the best of its ability, to grant preference in hiring to Boston residents.

H. Environmental Considerations. Pursuant to the provisions of regulations implementing the Massachusetts Environmental Policy Act, 301 CMR 10.32 (3) (h), the Project has been categorically excluded from the filing of any environmental report.

In order to avoid or minimize any damage to the environment, the Authority hereby requires that the applicant comply with the City of Boston Air Pollution Control Commission's Regulations for the Control of Noise and Regulations for the Control of Atmospheric Pollution during all phases of construction activity.

I. Minimum Standards. The minimum standards for financing, construction, maintenance, and improvement of the Project as set forth in Exhibit 16, items 1-5 and 8 (except that the word "Application" shall be deleted from the second sentence of item 2, and the third paragraph of item 5 shall be deleted, for purposes of this Report and Decision); filed with and attached to the Application, are hereby adopted and imposed as Rules and Regulations (in addition to those hereinafter adopted and imposed) applicable to this Project for the same period as the Project is subject to the provisions of Chapter 121A of the General Laws and Chapter 652 of the Acts of 1960, as amended.

In addition to the minimum standards set forth in Exhibit 16, as amended hereby, the Authority hereby requires that the Applicants, prior to obtaining a building permit, (1) enter into a Regulatory Agreement with the Authority pursuant to the requirements of General Laws, Chapter 121A, Section 18C and containing such other terms and conditions as the Authority may in its discretion deem necessary and appropriate; (2) submit to the Authority for its review and approval all plans and specifications for the Project as the Authority may require and accept such changes and modifications thereto as the Authority may deem necessary or appropriate, and (3) adhere to such design review controls and requirements as the Authority may in its discretion impose.

The carrying out of the Project will not require a permit for the erection, maintenance, and use of a garage within 500 feet of one or more buildings occupied in whole or in part as a public or private school having more than 50 pupils, or as a public or private hospital having more than 25 beds, or as a church.

The Project does not involve the construction of units which constitute a single building under the State Building Code and zoning laws, and does not require a declaration that any of the units of the Project constitute a separate building for purposes of General Laws, Chapter 138, relating to alcoholic beverages.

J. Zoning Code Deviations. Exhibit 10 to the Application lists the Zoning Code deviations requested for the reasons set forth in the Application and in the evidence presented at the hearing. The Authority finds that the said deviations, attached hereto and incorporated by reference as Exhibit "A", are necessary for the carrying out of the total project and therefore may be and are granted without substantially derogating from the intent and purposes of the applicable laws, codes, ordinances and regulations respectively.

K. Duration of Period of Tax Exemption. The Applicant seeks an increase in the basic fifteen (15) year statutory term to forty (40) years by the granting of a twenty-five (25) year extension for the Project's period of Tax Exemption pursuant to applicable provisions of Chapter 121A because the project consists of housing financed by federal programs to assist the rehabilitation of low and moderate income housing. Such extension is hereby granted.

L. Decision. For all the reasons set forth in the foregoing report, the Authority hereby approves the undertaking by the Applicant of the Project pursuant to Chapter 121A of the General Laws and Chapter 652 of the Acts of 1960, subject to the provisions as set forth above.

Zoning Deviations Required

ANGELA WESTOVER HOUSING CORPORATION
49 Parley Avenue
Jamaica Plain, Massachusetts

USE ITEM: Boarding House; Item 10

USE DISTRICT: R.5; Boarding House Use is a Conditional Use in R Use Districts.

USE DEVIATION(S) REQUIRED: Conditional Use Permit Required for operation of eleven (11) units of housing for the elderly (Boarding House) in an R Use District.

DIMENSIONAL DEVIATIONS REQUIRED:

1. Lot Size
 - a. Lot Size Required = 87,120 SF for the first 30 dwelling units.
 - b. Lot Size Provided = 10,600 SF (deviation required)
2. Minimum Lot Width and Lot Frontage
 - a. Minimum Required = 200 feet
 - b. Lot Width and Frontage Provided = 89 feet (deviation required)
3. Maximum Floor Area Ratio (FAR)
 - a. Maximum FAR permitted = .5
 - b. FAR provided = .7 (deviation required)
4. Maximum Height of Building
 - a. Maximum Height Permitted = 2 stories/35 feet
 - b. Actual Height = 3 stories/34.5 feet (deviation required)
5. Maximum Depth of Front Yard
 - a. Maximum Depth required = 25 feet
 - b. Depth Provided = 20 feet at certain locations (deviation required)
6. Minimum Depth of Rear Yard
 - a. Required Depth = 40 feet
 - b. Depth Provided = 26 feet at certain locations (deviation required)

Zoning Deviations Required

Angela Westover Housing Corporation

Page 2

7. Off-Street Parking

- a. Required Number of Off-Street Parking Spaces - 2
- b. Number of Off-Street Parking Spaces Provided - 0
(deviation required)



U.S. Department of Housing and Urban Development
Boston Area Office, Region I
Bulfinch Building, 15 New Chardon Street
Boston, Massachusetts 02114

September 28, 1982

Angela Westover Housing Corp.
62 Atherton Street
Jamaica Plain, MA 02130

Gentlepeople:

SUBJECT: Project No. 023-EH086, Angela Westover House, Boston, Mass.

Enclosed please find original and one copy of FHA Form 2432-EH, Commitment for Direct Loan Financing, in the amount of \$677,300 under Section 202 of the Housing Act; FHA Forms 2264, Project Income Analysis, and FHA Forms 2264-A, Supplement to Project Income Analysis. One copy of each of these forms is for the use of the sponsor.

Your attention and that of the sponsor is called to the various conditions of this commitment and, in particular, to Item 8 which requires that any change in sponsorship, upon which this commitment is predicated, must be requested in writing and approved by this office; also, to Item 10 which indicates that the commitment will expire within 60 days from date, and to additional conditions noted on Page 4 of this commitment.

A firm commitment conference should be scheduled for this project at your earliest convenience. Please contact Ms. Ellen Kantrowitz, Telephone Number 223-4164, to arrange for this conference.

Sincerely,

A handwritten signature in dark ink, which appears to read "Stephen Wasko", is written over the typed name.

Stephen Wasko
Deputy Director for Development
Housing Division, 1.1HD

Enclosures

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
 COMMITMENT FOR DIRECT LOAN FINANCING
 (SECTION 202)

Angela Westover
 TO: Housing Corporation
 (Borrower)

PROJECT NO. 023-EH086

62 Atherton Street
 (Street)

Angela Westover House
 (Project Name)

Jamaica Plain, Mass. 02130
 (City and State)

The Assistant Secretary for Housing-Federal Housing Commissioner (hereinafter referred to as the Assistant Secretary-Commissioner), acting herein on behalf of the Secretary of Housing and Urban Development, will provide a direct loan and authorize disbursements under the provisions of Section 202 of the Housing Act of 1959, as amended (12 U.S.C. 1701a), and the Regulations thereunder now in effect, a mortgage note in the amount of \$ 677,300 to be secured by a mortgage or deed of trust on the property located at 49 Parley Avenue, Boston, Mass. and consisting of approximately 10,600 square feet. The loan closing will be subject to compliance with the requirements of the Regulations, and the terms and conditions set forth below. The mortgage note amount, however, is subject to reduction at final closing of the loan as provided in the Regulations.

1. The mortgage note shall be payable in monthly installments in accordance with the payment provision described below: *

(a) The loan shall bear interest at the rate of 9.25 percent per annum up to commencement of amortization and at the rate of 9.25 percent per annum thereafter payable on the first day of each month on the outstanding balance of principal. The first payment to principal (commencement of amortization) shall be due on the first day of the 12th month following the month in which the mortgage is dated. The loan shall be payable on a level annuity basis by 480 monthly payments of principal and interest in the amount of \$5,355.14. The maturity and final payment date shall be 39 years and 11 months following the due date of the first payment to principal (commencement of amortization).

(b) The interest rates applicable to the construction period and permanent loan, as well as the HUD-approved loan amount, are subject to change and reprocessing may be required if the loan is not initially closed within the same fiscal year in which this commitment is issued.

2. A project shall be constructed on the mortgage property in accordance with Drawings and Specifications filed with the Assistant Secretary-Commissioner and designated as Angela Westover House

Project No. 023-EH086 dated March 26, 1982. The Drawings and Specifications, which include "General Conditions of the Contract for Construction" (AIA Document A201) and "Supplementary Conditions of the Contract for Construction" (FHA Form 2554), shall be identified in a manner acceptable to the Assistant Secretary-Commissioner by the following parties or their authorized agents: Borrower, Design Architect, Architect administering the Construction Contract, Contractor, and the Contractor's Surety.

3. Approximately 15 days prior to the anticipated date for initial closing, three draft copies (executed where noted) of each of the following documents and exhibits shall be submitted to the Assistant Secretary-Commissioner. After review, the place and date of the initial closing will be designated, at which time the following documents and exhibits in final form shall be delivered to the Assistant Secretary-Commissioner for approval:

(a) The Agreement to Enter into Housing Assistance Payments Contract (HUD Forms No. 52581A and 52581B) executed pursuant to Title 24, CFR, Part 880.214 or 881.214.

(b) The Certificate of Relationships and Non-Profit Motives of the Borrower (FHA Form 3567-EH).

(c) The Mortgagor's Attorney's Opinion (FHA Form No. 3998-EH) as to inter alia, the validity and legality of the mortgagor entity, the legality of the building permit and compliance with applicable zoning laws and requirements.

(d) The Regulatory Agreement (FHA Form No. 2466-EH). See Item No. 4.

(e) The Agreement and Certification (FHA Form No. 3566-EH) wherein the Borrower:

(1) Agrees to certify actual costs and, as may be required by HUD, have the contractor and subcontractor also submit certificates of actual costs, and

(2) Certifies that no financial and family relationships exist between such Borrower, the architect, general contractor and subcontractors.

(f) The Assurance of Compliance with HUD Regulations Under Title VI of Civil Rights Act of 1964 (Forms HUD 4590 and 917).

(g) The Mortgage or Deed of Trust (using as a guide FHA Form No. 2099-EH) and a Mortgage Note (FHA Form No. 3432-EH) evidencing the secured debt.

(h) Title evidence in conformity with the Regulations which shall show that title to the property on the date of initial loan closing is vested in the Borrower free of all encumbrances other than the mortgage, and free of all reservations of title (either junior or prior to said mortgage), except such as are specifically determined to be acceptable by the Assistant Secretary-Commissioner. If such title evidence is in the form of a title insurance policy, it shall by its terms inure to the benefit of the Secretary of Housing and Urban Development. Such title evidence must be accompanied by a survey of the property, together with the Surveyor's Certificate showing that there are no easements or encroachments upon the subject property except those acceptable to the Assistant Secretary-Commissioner, which survey will be extended from time to time during construction to show that the improvements on the site have been erected solely upon the land covered by the mortgage and within the building restriction lines, if any, on said land and do not encroach upon or overhang any land not covered by the mortgage nor upon any easement or right-of-way. Evidence will be required to show that the premises are not zoned or restricted so as to prevent the construction of the improvements, and that building and other permits have been issued by legally constituted authorities having jurisdiction.

(i) The survey of the mortgaged property.

(j) The Building Loan Agreement (FHA Form 2441-EH). Executed copies rather than draft copies of Form 2441-EH should be submitted to facilitate initial disbursement. This instrument, prepared by HUD, is attached for execution.

(k) The Construction Contract (FHA Form No. 2442A-EH) between the Borrower and the General Contractor whereunder the project is to be built.

(1) The Assurance of Completion of the Project in the form of:

(1) Performance-Payment Bond (FHA Form No. 2452-EH). (50% Performance and 50% Payment); or

(2) Cash escrow (25%) using the Completion Assurance Agreement (FHA Form No. 2450-EH). All percentages relate to total construction cost of the housing and related facilities.

(m) The Escrow Agreement for Off-Site Facilities (FHA Form 2446-EH) indicating the amount of 700. is funded by cash deposit or Letter of Credit.

(n) The Contractor's Certification (FHA Form No. 2482-EH) and Subcontractor's Certification (FHA Form No. 2482A-EH) concerning Labor Standards and Prevailing Wage Requirements.

(o) The Owner-Architect Agreement, FHA Form No. 2719A or B and C.

(p) Assurance that adequate sewer, water, gas and electric facilities will be fully installed prior to completion of the project and that necessary public streets, sidewalks and curbing outside the project site, if not yet constructed, will be fully completed within a reasonable time after completion of the project.

(q) Evidence that the Borrower has deposited with the depository the following sums to be applied to the following items:

(1) Funds, if any, required over and above mortgage proceeds for completion of the project \$ N/A. This sum represents the difference between the Assistant Secretary-Commissioner's estimate of the total cash required for carrying charges, financing, and for construction of the project, including builder's fees, architect's fees, and the approved loan amount.

(2) The Borrower shall establish to the Assistant Secretary-Commissioner's satisfaction that, in addition to the proceeds of the direct loan, the Borrower has funds in the amount of \$ N/A, or has made financial arrangements acceptable to the Assistant Secretary-Commissioner in order to meet the expenses of the project from the date of initial occupancy until N/A months after the date of final closing as the Assistant-Secretary Commissioner estimates is necessary to establish a profitable operation. The funds shall be deposited with HUD or other depository acceptable to the Assistant-Secretary Commissioner on or before the date of initial closing, and such funds shall be held in a special account under an agreement approved by the Assistant Secretary-Commissioner.

(3) A minimum capital investment of \$ 3,387, representing one-half of one percent of the total HUD-approved loan (not to exceed \$10,000), must be escrowed with HUD or its designee at initial closing.

(r) The Mortgagor's Certificate, FHA Form No. 2433, certifying to the priority of the mortgage and to other matters set forth therein.

(s) The Mortgagor's Oath, FHA Form No. 3431-EH.

(t) Internal Revenue Service tax exemption ruling.

4. The Borrower must possess the powers necessary for operating the project and meeting all the requirements of the Secretary of Housing and Urban Development. At the initial closing of the direct loan, there shall be filed with the Assistant Secretary-Commissioner copies of all instruments or agreements necessary under the laws of the applicable jurisdiction to authorize the execution of the loan and the other closing documents, and a Regulatory Agreement (FHA Form No. 2466-EH) or other instrument to permit the Assistant Secretary-Commissioner's regulation of the Borrower as to rents, charges, and methods of operation. Such instrument shall provide, among other things, for the establishment of a Reserve Fund for Replacements under control of the Secretary of Housing and Urban Development by payment of \$ 2,709 per annum, to be accumulated monthly commencing on the date of the first payment to principal as established in the loan, unless a later date is agreed to by the Assistant Secretary-Commissioner.

5. (a) Approval of advances in accordance with the Building Loan Agreement must be obtained on a form prescribed by the Assistant Secretary-Commissioner prior to the date of each advance. A Contractor's Certification concerning Labor Standards and Prevailing Wage Requirements (FHA 2482-EH) will be filed with the request for approval of each advance which includes a payment for construction costs.

(b) During the course of construction, the Assistant Secretary Commissioner and his representatives shall at all times have access to the property and the right to inspect the progress of construction. The inspection of construction by a representative of the Assistant Secretary-Commissioner shall be only for the benefit and protection of the Secretary of Housing and Urban Development.

(c) Upon completion of the project in accordance with the Drawings and Specifications, the Mortgage Note will be endorsed to reflect any reduction in the approved loan, as provided in the Regulations.

6. Any change in the Drawings and Specifications or in the conditions upon which this commitment is based, which may occur after the date hereof, shall be explained in writing, or in a supplementary application if required by the Assistant Secretary-Commissioner prior to initial closing. Any such change occurring subsequent to initial closing must be brought to the attention of the Assistant Secretary-Commissioner immediately upon occurrence, and except for such changes in the Drawings and Specifications which may be authorized by the Architect, must be approved by the Assistant Secretary-Commissioner prior to the date on which the Assistant Secretary-Commissioner is requested to approve any further advance. Changes in Drawings and Specifications which result in any net construction cost increase, or will change the design concept, or will result in a net cumulative construction cost decrease of more than 2% of the contract amount may be effected only with the prior written approval of the Assistant Secretary-Commissioner. The Assistant Secretary-Commissioner's approval of any change described above may be subject to such conditions and qualifications as the Assistant Secretary-Commissioner in his discretion may prescribe.

7. If under the laws of the jurisdiction in which the project is located, the personal property of the Borrower, which is used in the operation of the project, is not covered by and subject to the real estate mortgage, the Assistant Secretary-Commissioner shall require and receive from the Borrower prior to the final closing, a Security Agreement and a Financing Statement or such other security instrument as may be necessary to effect a first lien on such personal property in favor of the Secretary of Housing and Urban Development.

8. Any change in the sponsorship upon which this commitment is predicated must be requested in writing by the Borrower on behalf of any proposed substitute sponsor, and such request must be approved in writing by the Assistant Secretary-Commissioner. Any sponsor or principal (including the principals of any parent entity of such sponsor or principal), who is now or who may later become involved in this project by way of financial interest, employment or otherwise, and who has not filed a certificate with the Assistant Secretary-Commissioner fully disclosing his previous participation in FEA mortgage insurance and other HUD housing programs, shall file such certificate on the form prescribed by the Assistant Secretary-Commissioner and must be approved by the Assistant Secretary-Commissioner.

9. All certificates, documents and agreements called for by this commitment, shall be on forms approved or prescribed by the Assistant Secretary-Commissioner and shall be completed, executed and filed in the number of copies and in such manner as he shall prescribe.

10. This commitment shall terminate 60 days from the date hereof unless renewed or extended by the Assistant Secretary-Commissioner. Prior to any renewal or extension of this commitment, the Assistant Secretary-Commissioner may, at his option, reexamine the commitment to determine whether it shall be extended in the same amount, or shall be amended to include a lesser amount.

Special conditions set forth below or attached hereto and identified as additional numbered paragraphs are made a part hereof.

SEE CONDITIONS NO. 11 THROUGH NO. 30 ATTACHED.

DATED

9/28/82

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

BY: ASSISTANT SECRETARY FOR HOUSING-FEDERAL
HOUSING COMMISSIONER

BY:

Stephen W. Tasker
(Authorized Agent)

Project No. 023-EH086
Angela Westover House
Boston, Mass.

Conditions of the Commitment - Continued

11. This project is subject to HUD environmental clearance and is expected to conform to all HUD policies and guidelines.
12. This commitment is subject to the requirements of Executive Order 11063 and 11247 relating to equal opportunity in housing.
13. At least thirty (30) days prior to Initial Endorsement, an "Estimated Progress Schedule for Work" must be submitted to HUD by the General Contractor for review and approval by HUD.
14. Mortgagor must certify prior to initial closing that obligations under Regulatory Agreement, and/or Section 8, Housing Assistance Payments Contract, will be met, including obligation to obtain from each applicant for admission as a tenant, Form 52659 (Section 8), to assign living units to families consistent with individual family needs and to verify that maximum income limits established for Boston, Massachusetts, as cited below, have not been exceeded:

80% Median Income Limits (Lower Income)

<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>
\$15,250	\$17,400	\$19,550	\$21,750

50% Median Income Limits (Very Low Income)

<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>
\$10,150	\$11,600	\$13,050	\$14,500

15. Prior to initial endorsement, evidence of a 50% Performance Bond and a 50% Payment Bond, each in the amount of \$271,635 must be submitted to the closing attorney assigned to the project. As an alternative to the Bond requirement, an FHA Completion Assurance Agreement, Form No. 2450, with an escrow in the amount of \$135,818 may be used.
16. Thirty days prior to initial endorsement, a copy of the proposed management contract, together with a resume of the background and experience of the management agent, shall be submitted for evaluation and approval by HUD. Also, a management plan must be furnished and Form 2530 must be submitted on the Management Agent.
17. Sponsor shall submit affirmative marketing plan to this office for approval prior to initial endorsement.

Project No. 023-EH-086
Angela Westover House
Boston, Mass.

Conditions of the Commitment - Continued

18. A cash escrow in the amount of \$3,387 shall be placed with HUD at initial endorsement. These funds shall be held for a period of three years, after which any funds not used for operating expenses or deficits shall be returned to the Borrower. The prior approval of the Field Office Director is required to use such escrowed funds.
19. Your attention is directed to the following points of information:
 - a. The construction period is 8 months.
 - b. Liquidated damages will be in the minimum amount of \$137.71 for each day of delay until the date of substantial completion.
 - c. The Management Fee established by the Management Contract shall not exceed \$3,939 (4% of Effective Gross Income) as established on processing Form 2264 dated 6/4/82.
20. This commitment is subject to the requirements of Executive Order 11246, Equal Employment Opportunity. See attached Notice BAO 78-17 with attachments A, B, and C for instructions.
21. This commitment is subject to 100% Section 8 funding.
22. Subject to approval by HUD Central Office of an increase in the Section 202 Fund Reservation in the amount of \$331,150.
23. Contingent upon the fact that an increase in Section 8 Contract Authority in the amount of \$51,108 has been allocated to this project.
24. This commitment is subject to 2530 clearance of all Sponsors, General Contractor and Consultant.
25. Tax and Insurance accounts will be escrowed according to the attached Notice H 79-118.
26. Subject to review and acceptability by HUD's Legal Branch of exhibits submitted by Borrower pertaining to Tax Exempt status.
27. This commitment is conditioned upon approval of all required management exhibits.
28. This commitment is contingent upon Central Office approval of the 1.20% multiplier.
29. Contingent upon the sponsor obtaining a 121A Agreement from the City of Boston stating that real estate taxes will not exceed 12% of Effective Gross Income.
30. Contingent upon Headquarters approval of unit mortgage limits at 189.31%.

Project No. 023-EH-086
Angela Westover House
Boston, Mass.

Schedule II

Closing Requirements

In order to avoid any unexpected problems and accomplish prompt initial endorsement of this project, the following documents must be submitted to Ellen Kantrowitz, Multifamily Housing Representative, no later than 15 days prior to the proposed closing date:

1. Sponsor's confirmation of financial requirements and credit information.
2. All items listed in special conditions of this Commitment.
3. Surveyor's Report, Form 2457.
4. Certified legal survey and description of the property.
5. 6 sets of final drawings and specifications.
6. Rent Schedule, Form 92458.
7. Contractor's Certification Concerning Labor Standards and Prevailing Wage Requirements, Form 2482.
8. Building Permit.

The legal documents referred to in Condition 3 of the commitment must also be submitted to the HUD closing attorney at least 15 days prior to the proposed closing date. In addition, Form 2403, Request for Initial Advance, must be submitted to the HUD Mortgage Credit Branch no later than 5 days prior to the proposed closing.

Please note that a closing may not be scheduled until all exhibits have been received and found acceptable by this office.

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
Fair Housing and Equal Opportunity

NOTICE

BAO 78-17

September 28, 1978

Expires: March 28, 1979

TO: All Funded Agencies, Municipalities, Applicants,
Sponsors, Construction Contractors and Subcontractors

SUBJECT: New Regulations Establishing Construction Contractors
Affirmative Action and Reporting Requirements

These instructions are provided to assist you in complying with certain solicitation, contract, subcontract, and reporting requirements of Executive Order 11246 (employment of minorities and women) relating to HUD-assisted construction contracts in excess of \$10,000.

Solicitation, Contract, and Subcontract Documents

Attachment A is the "Notice of Requirement for Affirmative Action to Ensure Equal Employment Opportunity (11246)."

Attachment B contains the Equal Opportunity clause.

Attachment C contains the "Standard Federal Equal Employment Opportunity Construction Contract Specifications."

All three of these attachments must be in all solicitations for offers for bids, and in HUD-assisted contracts and contracts resulting from solicitation.

Please review and maintain a sufficient supply of these attachments.

Reporting

Within 10 working days of the award of a contract or subcontract in excess of \$10,000 a "Notice of Award of Construction Contract (or Subcontract)" must be sent to the two offices named below. We have included sample formats for this notice of contracts and subcontracts. You may devise other formats as long as they contain the same information. Submission of a "Notice of Award of Construction Contract" is the responsibility of the assisted agency. Submission of "Notice of Award of Subcontract" is the responsibility of the contractor.

Send The Notice to:

Deputy Contract Compliance Officer/
Director- Regional Office of Fair Housing and Equal Opportunity
U.S. Department of HUD
JFK Federal Building, Room 510
Boston, Massachusetts 02203

Assistant Regional Administrator
Office of Federal Contract Compliance Programs
U.S. Department of Labor
JFK Federal Building, Room 1612C
Boston, Massachusetts 02203

In addition, all contractors and subcontractors subject to the Federal EEO Bid Conditions are required to file the Standard Form 257. The instructions for filing this Monthly Employment Utilization Report are as follows:

- a. The report is to be completed by each subject contractor (both prime and subcontractors), signed by a responsible official of the company, and filed by the fifth day of each month during the term of the contract, beginning the effective date of the contract. The report includes the total work hours worked for each employee level in each designated trade for the entire reporting period. The contractor submits a report for its aggregate work force on all Federally-funded or assisted construction contracts and all non-Federal construction work within the particular Bid Condition area, and collects from subcontractors performing work on a Federally-assisted construction project their individual SF-257 reports of aggregate workforce in the Bid Condition area, and submits them with its own report to:
Deputy Contract Compliance Officer
U.S. Department of Housing and Urban Development
JFK Federal Building, Room 510
Boston, Massachusetts 02203
- b. Subcontractors should not individually submit these reports directly to HUD.
- b. Attach to the Standard Form 257 a one time listing of all Federally-funded or assisted contracts within the particular Bid Condition area by agency, contract and/or project number location, dollar volume, percent completed, completion date, and a similar listing of all non-Federal work being performed in that area. Monthly reports, thereafter should only include a listing of new contracts (both Federal and non-Federal) received and current contracts completed.
- c. If there is no work in a craft in the contractor's aggregate workforce for the reporting month, indicate this lack of work by placing a zero (0) in the appropriate column.

- d. Label the final report for a contractor or subcontractor
FINAL REPORT-CONTRACT/SUBCONTRACT COMPLETED.
- e. Enter your employer identification number (Federal Social Security number used on the Employers Quarterly Tax Return, U.S. Treasury Department Form 941) in item 1 of the Standard Form 257.
- f. Minority is defined as including Blacks, Hispanics, Asians/Pacific Islanders and American Indians.
- g. The procedure for assigning OFCCP identification numbers to each contract awarded has been cancelled, and the project names and OFCCP number are no longer required to be reported on the SF-257.

Construction contractors and subcontractors performing work subject to the requirements of Executive Order 11246 in non-plan areas are also required to file SF-257 forms on a monthly basis. The procedure for filing the form is identical to that outlined above except that the geographic area for reporting is the Standard Metropolitan Statistical Area (SMSA) (or county, where no SMSA exists) in which the Federally-assisted construction contract is being performed.

Notice of Requirement for Affirmative Action to Ensure Equal Employment Opportunity (Executive Order 11246)

1. The Offeror's or Bidder's attention is called to the "Equal Opportunity Clause" and the "Standard Federal Equal employment Opportunity Construction Contract Specifications" set forth herein.

2. The goals and timetables for minority and female participation, expressed in percentage terms for the contractor's work force in each trade on all construction work in the covered area, are as follows:

Female:	4-1-78 to 3-31-79	3.1%
	4-1-79 to 3-31-80	5.0%
	4-1-80 to 3-31-81	6.9%

Minorities:	Asbestos Worker	10.8 to 10.12
	Boilermakers	9.6 to 12.0
	Carpenters	11.6 to 14.5
	Bricklayers	8.0 to 10.0
	Cement masons	25.5 to 27.5
	Electricians	6.0 to 7.0
	Elevator constructors	9.5 to 11.4
	Glaziers	8.8 to 11.0
	Ironworkers	5.9 to 6.9
	Lathers	6.9 to 8.9
	Operating engineers	14.1 to 15.0
	Painters	9.1 to 11.1
	Pipefitters	11.0 to 12.1
	Plasterers	20.5 to 22.5
	Plumbers	9.8 to 11.8
	Roofers	8.4 to 10.5
	Sheetmetal workers	10.1 to 12.1
	Sprinkler fitters	12.3 to 15.6
	All other trades	10.3 to 12.3

These goals are applicable to all Contractor's construction work (whether or not it is Federal or federally assisted) performed in the covered area.

The Contractor's compliance with the Executive Order and the regulations in 41 CFR Part 60-4 shall be based on its implementation of the Equal Opportunity Clause, specific affirmative action obligations required by the specifications set forth in 41 CFR 60-4.3(a) and its efforts to meet the goals established for the geographical area where the contract resulting from this solicitation is to be performed. The hours of minority and female employment and training must be substantially uniform throughout the length of the contract, and in each trade, and the contractor shall make a good faith effort to employ minorities and women evenly on each of its projects. The transfer of minority or female employees or trainees from Contractor to Contractor or from project to project for the sole purpose of meeting the Contractor's goals shall be a violation of the contract, the Executive Order and the regulations in 41 CFR Part 60-4. Compliance with the goals will be measured against the total work hours performed.

3. The Contractor shall provide written notification to the Director of the Office of Federal Contract Compliance Programs within 10 working days of award of any other construction subcontract in excess of \$10,000 at any tier for construction work under the contract resulting from this solicitation. The notification shall list the name, address and telephone number of the subcontractor; employer identification number, estimated dollar amount of the subcontract; estimated starting and completion dates of the subcontract; and the geographical area in which the contract is to be performed.

4. As used in this Notice, and in the contract resulting from this solicitation, the "covered area" is:

Female: Nationwide

Minorities: Arlington, Boston, Belmont, Brookline, Burlington, Cambridge, Canton, Chelsea, Dedham, Everett, Malden, Medford, Melrose, Milton, Norwood, Reading, Revere, Somerville, Stoneham, Wakefield, Westwood, Winthrop, Winchester, Woburn, and the islands of Boston Harbor, Mass.

ATTACHMENT B

The applicant agrees that it will incorporate or cause to be incorporated into any contract for construction work, or modification thereof, as defined in the regulations of the Secretary of Labor at 41 CFR Chapter 60, which is paid for in whole or in part with funds obtained from the Federal Government or borrowed on the credit of the Federal Government pursuant to a grant contract, loan, insurance, or guarantee, or undertaken pursuant to any Federal program involving such a grant, contract, loan, insurance, or guarantee, the following equal opportunity clause:

During the performance of this contract, the contractor agrees as follows:

- (1) The contractor will not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin. The contractor will take affirmative action to ensure that applicants are employed, and that employees are treated during employment without regard to their race, color, religion, sex, or national origin. Such action shall include, but not be limited to the following: Employment, upgrading, demotion, or transfer, recruitment or recruitment advertising, layoff or termination; rates of pay, or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided setting forth the provisions of this nondiscrimination clause.
- (2) The contractor will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, or national origin.
- (3) The contractor will send to each labor union or representative of workers with which he has a collective bargaining agreement or other contract or understanding, a notice to be provided advising the said labor union or workers' representatives of the contractors' commitments under this section and shall post copies of the notice in conspicuous places available to employees and applicants for employment.
- (4) The contractor will comply with all provisions of Executive Order 11246 of September 24, 1965, and of the rules, regulations, and relevant orders of the Secretary of Labor.
- (5) The contractor will furnish all information and reports required by Executive Order 11246 of September 24, 1965, and by rules, regulations, and orders of the Secretary of Labor, or pursuant thereto, and will permit access to his books, records, and accounts by the administering agency and the Secretary of Labor for purposes to ascertain compliance with such rules, regulations, and orders.
- (6) In the event of the contractor's noncompliance with the nondiscrimination clauses of this contract or with any of the said rules, regulations, or orders, this contract may be cancelled, terminated, or suspended in whole or in part and the contractor may be declared ineligible for further Government contracts or federally assisted construction contracts in accordance with procedures authorized in Executive Order 11246 of September 24, 1965, and such other sanctions may be imposed and remedies invoked as provided in Executive Order 11246 of September 24, 1965, or by rule, regulation, or order of the

Secretary of Labor, or as otherwise provided by law.

(7) The contractor will include the portion of the sentence immediately preceding paragraph (1) and the provisions of paragraphs (1) through (7) in every subcontract or purchase order unless exempted by rules, regulations, or orders of the Secretary of Labor issued pursuant to section 204 of Executive Order 11246 of September 24, 1965, so that such provisions will be binding upon each subcontractor or vendor. The contractor will take such action with respect to any subcontract or purchase order as the administering agency may direct as a means of enforcing such provisions, including sanctions for non-compliance: Provided however, That in the event a contractor becomes involved in, or is threatened with litigation with a subcontractor or vendor as a result of such direction by the administering agency, the contractor may request the United States to enter into such litigation to protect the interests of the United States.

The applicant further agrees that it will be bound by the above equal opportunity clause with respect to its own employment practices when it participates in federally assisted construction work: Provided That if the applicant so participating is a State or local government the above equal opportunity clause is not applicable to any agency, instrumentality or subdivision of such government which does not participate in work on or under the contract.

The applicant agrees that it will assist and cooperate actively with the administering agency and the Secretary of Labor in obtaining the compliance of contractors and subcontractors with the equal opportunity clause and the rules, regulations, and relevant orders of the Secretary of Labor, that it will furnish the administering agency and the Secretary of Labor such information as they may require for the supervision of such compliance, and that it will otherwise assist the administering agency in the discharge of the agency's primary responsibilities for securing compliance.

The applicant further agrees that it will refrain from entering into any contract or contract modification subject to Executive Order 11246 of September 24, 1965, with a contractor debarred from, or who has not demonstrated eligibility for, Government contracts and federally assisted construction contracts pursuant to the Executive order and will carry out such sanctions and penalties for violation of the equal opportunity clause as may be imposed upon contractors and subcontractors by the administering agency or the Secretary of Labor pursuant to Part II, Subpart D of the Executive order. In addition, the applicant agrees that if it fails or refuses to comply with these undertakings, the administering agency may take any or all of the following actions: Cancel, terminate, or suspend in whole or in part this grant (contract, loan, insurance, guarantee): refrain from extending any further assistance to the applicant under the program with respect to which the failure or refund occurred until satisfactory assurance of future compliance has been received from such applicant; and refer the case to the Department of Justice for appropriate legal proceedings.

ATTACHMENT C

Standard Federal Equal Employment Opportunity Construction Specifications
(Executive Order 11246)

1. As used in these specifications:

- a. "Covered area" means the geographical area described in the solicitation from which this contract resulted:
- b. "Director" means director, Office of Federal Contract Compliance Programs, United States Department of Labor, or any person to whom the Director delegates authority.
- c. "Employer identification number" means the Federal Social Security number used on the Employers Quarterly Federal Tax Return, U.S. Treasury Department Form 941
- d. "Minority" includes:
 - (i) Black(all persons having origins in any of the Black African racial groups not of Hispanic origin);
 - (ii) Hispanic (all persons of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish Culture or origin, regardless of race);
 - (iii) Asian and Pacific Islander (all persons having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or the Pacific Islands); and
 - (iv) American Indian or Alaskan Native; All persons having origins in any of the original peoples of North America and maintaining identifiable tribal affiliations through membership and participation or community identification).

2. Whenever the Contractor, or any Subcontractor at any tier, subcontracts a portions of the work involving any construction trade, it shall physically include in each subcontract in excess of \$10,000 the provisions of these specifications and the Notice which contains the applicable goals for minority and female participation and which is set forth in the solicitations from which the contract resulted.

3. If the Contractor is participating (pursuant to 41 CFR 60-4.5) in a Hometown Plan approved by the U.S. Department of Labor in the covered area either individually or through an association, its affirmative action obligations on all work in the Plan area (including goals and timetables) shall be in accordance with that Plan for those trades which have unions participating in the Plan. Contractors must be able to demonstrate their participation in and compliance with the provisions of any such Hometown Plan. Each Contractor or Subcontractor participating in an approved Plan is individually required to comply with its obligations under the EEO clause, and to make a good faith effort to achieve each goal under the Plan in each trade in which it has employees. The overall good faith performance by other Contractors or Subcontractors toward a goal in an approved Plan does not excuse any covered Contractor's or Subcontractor's failure to make good faith efforts to achieve the Plan goals and timetables.

4. The Contractor shall implement the specific affirmative action standards provided in paragraphs 7a through p of these specifications. The goals set forth in the solicitation from which this contract resulted are expressed as percentages of the total hours of employment and training of minority and female utilization the Contractor should reasonably be able to achieve in each construction trade in which it has employees in the covered area.

The Contractor is expected to make substantially uniform progress toward its goals in each craft during the period specified.

5. Neither the provisions of any collective bargaining agreement, nor the failure by a union with whom the Contractor has a collective bargaining agreement, to refer either minorities or women shall excuse the Contractor's obligations under these specifications, Executive Order 11246, or the regulations promulgated pursuant thereto.

6. In order for the nonworking training hours of apprentices and trainees to be counted in meeting the goals, such apprentices and trainees must be employed by the Contractor during the training period, and the Contractor must have made a commitment to employ the apprentices and trainees at the completion of their training, subject to the availability of employment opportunities. Trainees must be trained pursuant to training programs approved by the U.S. Department of Labor.

7. The Contractor shall take specific affirmative actions to ensure equal employment opportunity. The evaluation of the Contractor's compliance with these specifications shall be based upon its effort to achieve maximum results from its actions. The Contractor shall document these efforts fully, and shall implement affirmative action steps at least as extensive as the following:

a. Ensure and maintain a working environment free of harassment, intimidation, and coercion at all sites, and in all facilities at which the Contractor's employees are assigned to work. The Contractor, where possible, will assign two or more women to each construction project. The Contractor shall specifically ensure that all foremen, superintendents, and other on-site supervisory personnel are aware of and carry out the Contractor's obligation to maintain such a working environment, with specific attention to minority or female individuals working at such sites or in such facilities.

b. Establish and maintain a current list of minority and female recruitment sources, provide written notification to minority and female recruitment sources and to community organizations when the Contractor or its unions have employment opportunities available, and maintain a record of the organization's responses.

c. Maintain a current file of the names, addresses and telephone numbers of each minority and female off-the-street applicant and minority or female referral from a union, a recruitment source or community organization and of what action was taken with respect to each such individual. If such individual was sent to the union hiring hall for referral and was not referred back to the Contractor by the union or, if referred, not employed by the Contractor, this shall be documented in the file with the reason therefor, along with whatever additional actions the Contractor may have taken.

d. Provide immediate written notification to the Director when the union or unions with which the Contractor has a collective bargaining agreement has not referred to the Contractor a minority person or woman sent by the Contractor, or when the Contractor has other information that the union referral process has impeded the Contractor's efforts to meet its obligations.

e. Develop on-the-job training opportunity and/or participate in training programs for the area which expressly include minorities and women,

including upgrading programs and apprenticeship and trainee programs relevant to the Contractor's employment needs, especially those programs funded or approved by the Department of Labor. The Contractor shall provide notice of these programs to the sources complied under 7b above.

if. Disseminate the Contractor's EEO policy by providing notice of the policy by providing notice of the policy to unions and training programs and requesting their cooperation in assisting the Contractor in meeting its EEO obligations; by including it in any policy manual and collective bargaining agreement; by publicizing it in the company newspaper, annual report, etc. by specific review of the policy with all management personnel and with all minority and female employees at least once a year, and by posting the company EEO policy on bulletin boards accessible to all employees at each location where construction work is performed.

g. Review, at least annually, the company's EEO policy and affirmative action obligations under these specifications with all employees having any responsibility for hiring, assignment, layoff, termination or other employment decisions including specific review of these terms with on-site supervisory personnel such as Superintendents, General Foremen, etc., prior to the initiation of construction work at any job site. A written record shall be made and maintained identifying the time and place of these meetings, persons attending, subject matter discussed, and disposition of the subject matter.

h. Disseminate the Contractor's EEO policy externally by including it in any advertising in the news media, specifically including minority and female news media, and providing written notification to and discussing the Contractor's EEO policy with other Contractors and Subcontractors with whom the Contractor does or anticipates doing business.

i. Direct its recruitment efforts, both oral and written, to minority, female and community organizations, to schools with minority and female students and to minority and female recruitment and training organizations serving the Contractor's recruitment area and employment needs. Not later than one month prior to the date for the acceptance of applications for apprenticeship or other training by any recruitment source, the Contractor shall send written notification to organizations such as the above, describing the openings, screening procedures, and tests to be used in the selection process.

j. Encourage present minority and female employees to recruit other minority persons and women and, where reasonable, provide after school, summer and vacation employment to minority and female youth both on the site and in other areas of a Contractor's workforce.

k. Validate all tests and other selection requirements where there is an obligation to do so under 41 CFR Part 60-3.

l. Conduct, at least annually, an inventory and evaluation at least of all minority and female personnel for promotional opportunities and encourage these employees to seek or to prepare for, through appropriate training, etc., such opportunities.

m. Ensure that seniority practices, job classifications, work assignments and other personnel practices, do not have a discriminatory effect by continually monitoring all personnel and employment related activities to ensure that the EEO policy and the Contractor's obligations under these specifications are being carried out.

n. Ensure that all facilities and company activities are nonsegregated except that separate or single-user toilet and necessary changing facilities shall be provided to assure privacy between the sexes.

o. Document and maintain a record of all solicitations of offers for subcontracts from minority and female construction contractors and suppliers including circulation of solicitations to minority and female contractor associations.

p. Conduct a review, at least annually, of all supervisors' adherence to and performance under the Contractor's EEO policies and affirmative action obligations.

8. Contractors are encouraged to participate in voluntary associations which assist in fulfilling one or more of their affirmative action obligations (7a through p). The efforts of a contractor association, joint contractor-union, contractor-community, or other similar group of which the contractor is a member and a participant, may be asserted as fulfilling any one or more of its obligations under 7a through p of these Specifications provided that the contractor actively participates in the group, makes every effort to assure that the group has a positive impact on the employment of minorities and women in the industry, ensures that the concrete benefits of the program are reflected in the Contractor's minority and female workforce participation, makes a good faith effort to meet its individual goals and timetables, and can provide access to documentation which demonstrates the effectiveness of actions taken on behalf of the Contractor. The obligation to comply, however, is the Contractor's, and failure of such a group to fulfill an obligation shall not be a defense for the Contractor's noncompliance.

9. A single goal for minorities and a separate single goal for women have been established. The Contractor, however, is required to provide equal employment opportunity and to take affirmative action for all minority groups, both male and female, and all women, both minority and non-minority. Consequently, the Contractor may be in violation of the Executive Order if a particular group is employed in a substantially disparate manner (for example, even though the Contractor has achieved its goals for women generally, the Contractor may also be in violation of the Executive Order if a specific minority group of women is underutilized.)

10. The Contractor shall not use the goals and timetables or affirmative action standards to discriminate against any person because of race, color, religion, sex, or national origin.

11. The Contractor shall not enter into any Subcontract with any person or firm debarred from Government contracts pursuant to Executive Order 11246.

12. The Contractor shall carry out such sanctions and penalties for violation of these specifications and of the Equal Opportunity Clause, including suspension, termination and cancellation of existing subcontracts as may be imposed or ordered pursuant to Executive Order 11246, as amended, and its implementing regulations, by the Office of Federal Contract Compliance Programs. Any Contractor who fails to carry out such sanctions and penalties shall be in violation of these specifications and Executive Order 11246, as amended.

13. The Contractor, in fulfilling its obligations under these specifications shall implement specific affirmative action steps, at least as extensive

as those standards prescribed in paragraph 7 of these specifications, so as to achieve maximum results from its efforts to ensure equal employment opportunity. If the Contractor fails to comply with the requirements of the Executive Order, the implementing regulations, or these specifications, the Director shall proceed in accordance with 41 CFR 60-4.3.

14. The Contractor shall designate a responsible official to monitor all employment related activity to ensure that the company EEO policy is being carried out, to submit reports relating to the provisions hereof as may be required by the Government and to keep records shall at least include for each employee the name, address, telephone numbers, construction trade, union affiliation, if any, employee identification number when assigned, social security number, race, sex, status (e.g. mechanic, apprentice, trainee, helper, or laborer), dates of changes in status, hours worked per week in the indicated trade, rate of pay, and locations at which the work was performed. Records shall be maintained in an easily understandable form; however, to the degree that existing records satisfy this requirement, contractors shall not be required to maintain separate records.

15. Nothing herein provided shall be construed as a limitation upon the application of other laws which establish different standards of compliance or upon the application of requirements for the hiring of local or other area residents (e.g. those under the Public Works Employment Act of 1977 and the Community Development Block Grant Program).

Agency: _____

NOTICE OF AWARD
PRIME CONTRACT
(CONSTRUCTION)

Project Number: _____

Project Name: _____

Project Location: City: _____

County: _____ State: _____

Prime Contractor:

Name: _____

Address: _____

Tel. No. _____

Federal
Employer Tax
No. (Used on Form 941) _____

Contract
Amount \$ _____

Estimated
Starting Date _____

Estimated
Completion Date _____

Send this Notice to:

Deputy Contract Compliance Officer
Director-Regional Office of Fair Hsg. & E.O.
U.S. Department of HUD
JFK Federal Building, Room 510
Boston, Mass. 02203

Assistant Regional Administrator
Office of Federal Contract Compliance
U.S. Department of Labor
JFK Federal Building, Room 1612C
Boston, Mass. 02203

Agency:

NOTICE OF AWARD OF CONSTRUCTION SUBCONTRACTS IN EXCESS OF \$10,000.
FORWARD NOTICE TO ADDRESSEES INDICATED BELOW WITHIN 10 DAYS OF
EXECUTION OF ALL NON EXEMPT SUBCONTRACTS

Project No. _____

Project Name: _____

Project
Location: City: _____

County: _____ State: _____

Name of
Prime Contractor _____

Subcontractor:
Name: _____

Address: _____

Federal
Employer Tax
No. (Used on
Form 941) _____

Subcontract
Amount \$ _____

Estimated
Starting Date _____

Estimated Completion
Date _____

Send this Notice to:

Deputy Contract Compliance Office
Director-Regional Office of Fair Hsg.&E.O.
U.S. Department of HUD
JFK Federal Building, Room 510
Boston, Mass. 02203

Assistant Regional Administrator
Office of Federal Contract Compliance
U.S. Department of Labor
JFK Federal Building, Room 1612C
Boston, Mass. 02203

023. EH086

Legal Description for

Angela Westover House

(formerly
J.P. House)

That certain parcel of land and buildings situated in that part of Boston, Suffolk County, called Jamaica Plain, formerly West Roxbury, on Parley Avenue being numbered 49 in the present numbering, bounded and described as follows, beginning at a point on the southerly ~~sideline of Parley Avenue:~~

NORTHEASTERLY by Parley Avenue by a curving line, ninety and 30/100 (90.30) feet;

SOUTHEASTERLY by lands now or formerly of Neil Houston, Marilyn J. Mosier, Charles E. Jiaras, Emma E. Jiaras and heirs of Abram French, one hundred, twenty-two and 27/100 (122.27) feet;

SOUTHWESTERLY by lands of John W. Cipolla and Annelise Aly by a broken line sixty-six and 78/100 (66.78) feet and twenty-two and 40/100 (22.40) feet; and

NORTHWESTERLY by lands now or formerly of Volunteers of America, one hundred twelve and 00/100 (112.00) feet, back to the point of beginning.

Containing 10,600 square feet more or less of land.

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
SUPPLEMENT TO PROJECT ANALYSIS
SECTION/TITLE 202

☐ FEASIBILITY
☐ CONDITIONAL
☒ FIRM

Name of Mortgagor Neighborhood Development Corporation	Project No. 023-EH086
Name of Project Angela Westover House	
Location of Project (Street, City and State) 49 Parley Ave., Boston, Mass.	

TYPE OF MORTGAGOR			
☐ Private	☐ Profit	☐ Public	☒ Non-Profit
☐ Management Coop.	☐ Sales Coop.	☐ Investor-Sponsor	☐ Builder-Seller
☐ State or Federal Instrumentality, etc.			
☐ Limited Distribution			
TYPE OF PROJECT			
☒ Rental Housing	☐ Nursing Home	☐ New Construction	☐ Non-Elevator
☐ Cooperative	☐ Intermediate Care Facility	☒ Rehabilitation	☒ Elevator
☐ Condominium	☐ Housing for the Elderly	☐ Redevelopment	
☐ Land Development	☐ Mobile Home Court	☐ Supplement Loan	

I - DETERMINATION OF MAXIMUM INSURABLE MORTGAGE

CRITERIA	(COL. 1)	(COL. 2)	(COL. 3)
1. MORTGAGE OR LOAN AMOUNT REQUESTED IN APPLICATION-----			\$ 678,300
2. STATUTORY DOLLAR LIMIT-----			\$
3. AMOUNT BASED ON VALUE OR REPLACEMENT COST:-----			
a. Value (Replcm. Cost) in Fee Simple \$ 742,455 x 100 %		\$ 742,455	
b. Value of Leased Fee \$ -- x -- %		\$ --	
c. Unpaid Balance of Special Assessment-----		\$ --	
d. Total Item b Plus Item c-----		\$ 742,455	
e. Item a Minus Item d-----			\$ 742,400
4. AMOUNT BASED ON LIMITATIONS PER FAMILY UNIT:-----			
a. Number of no Bedroom Units----- x \$			
Number of one Bedroom Units 11 x \$ 57,834		\$ 636,174	
Number of two Bedroom Units----- x \$			
Number of three Bedroom Units----- x \$			
Number of four or more Bedroom Units----- x \$			
* b. Cost not Attributable to Dwelling Use \$ 41,132 x 100 %		\$ 41,132	
c. Item a Plus Item b-----		\$ 677,306	
d. Total Number of Spaces -- x \$ --		\$ --	
e. Sum: Value of Leased Fee and Unpaid Balance of Special Assessment(s)		\$ 677,306	
f. Item c or Item d whichever is applicable - minus Item e-----			\$ 677,300
5. AMOUNT BASED ON DEBT SERVICE RATIO:-----			
a. Mortgage Interest Rate-----	9.25 %		
b. Mortgage Insurance Premium Rate-----	-0- %		
c. Initial Curtail Rate-----	.237927 %		
d. Sum of Above Rates-----		9.487927 %	
e. Net Income \$ 67,644 x 95 %		\$ 64,262	
f. Annual Ground Rent \$ + Annual Spec.Ass'mt.\$		\$ --	
g. Item e Minus Item f-----		\$ 64,262	
h. Item g Divided by Item d-----			\$ 677,300
6. AMOUNT BASED ON ESTIMATED COST OF REHABILITATION PLUS:-----			
(i) "As Is" Value, or (ii) Acquisition Cost, or (iii) Existing Mortgage Indebtedness Against Property Before Rehabilitation:			
a. Estimated Cost of New On-Site Improvements-----		\$ 610,369	
b. Estimated Cost of New Off-Site Construction - Supp. Mgm Fund		\$ 1,800	
c. Total Carrying Charges, Financing and Contingency Reserve-----		\$ 78,336	
d. Total Legal, Organization and Consultants Fee, if any + Audit Fee-----		\$ 23,650	
e. Sum of Item a through Item d-----		\$ 714,155	
f. "As Is" Value of Prop. Before Rehab. \$ 29,000 x 100 %		\$ 29,000	
g. Existing Mortgage Indebtedness (Property Owned) or Purchase Price of Property (To be Acquired)-----		\$ 18,500	
h. Item e Plus Item f or Item g, whichever is lesser-----		\$ 18,500	
i. Item h x 100 %-----			\$ 732,000
7. AMOUNT BASED ON MORTGAGOR'S TOTAL COST OF ACQUISITION:-----			
a. Purchase Price of Project-----			
b. Repairs and Improvements, if any-----			
c. Total Carrying Charges, Financing, Legal and Organization-----			
d. Sum of Item a through Item c-----			
e. Item d x %-----			

* Per Valuation Formula

CRITERIA	(COL. 1)	(COL. 2)	(COL. 3)
8. AMOUNT BASED ON SUM OF UNIT MORTGAGE AMOUNTS -----			\$
9. AMOUNT BASED ON ESTIMATED COST TO MORTGAGOR:			
a. Total Estimated Cost (Exclusive of Site and Required Construction Off the Site) -----			\$
b. Purchase Price of Site -----			\$
c. Total Cost of Clearing Site, if any -----			\$
d. Expense of Relocating Occupants, if any -----			\$
e. Cost of Off-Site Construction, if any -----			\$
f. Sum of Items a through Item e -----		\$	
g. Item f x _____ % -----			\$

MAXIMUM INSURABLE MORTGAGE (Lowest of the Foregoing Criteria) ----- #4 and #5 ----- \$ 677,300

II - TOTAL REQUIREMENTS FOR SETTLEMENT

PART A -	PART B -
1. Development Cost ----- \$ 713,155	1. FEES NOT TO BE PAID IN CASH:
2. Land Indebtedness (or Cash Required for Land Acquisition) ----- \$ 18,500	a. BSPRA ----- \$
3. Subtotal (Line 1 + 2) ----- \$ 731,955	b. Architect (Design) ----- \$
4. Mortgage Amount ----- \$ 677,300	c. Builder's Profit ----- \$
5. Fees not to be Paid in Cash \$ -0-	d. Other ----- \$
6. Line 4 + Line 5 ----- \$ 677,300	TOTAL TO PART A, LINE 5 ----- \$ -0-
7. Cash Investment Required (Line 3 Minus Line 6) ----- \$ 54,655	2. COMMITMENT, MKTG., FEES & DISCOUNT(S):
8. Required Escrow ----- \$ 3,387	a. Fees: GNMA ----- \$
9. Commitment, Marketing Fees, Discount(s) ----- \$ -0-	FNMA ----- \$
10. Working Capital ----- \$ -0-	Other ----- \$
11. Off-Site Construction Costs ----- \$ 700	b. Discount(s): Perm. Loan ----- \$
12. TOTAL ESTIMATED CASH REQUIREMENT (Lines 7 + 8 + 9 + 10 + 11) -- \$ 58,742	Constr. Loan ----- \$
	TOTAL TO PART A, LINE 9 ----- \$ -0-
	3. WORKING CAPITAL:
	a. Working Capital ----- \$
	b. Ground Rent During Construction ----- \$
	c. N/R Items not Included in Mortgage ----- \$
	TOTAL TO PART A, LINE 10 ----- \$ -0-
FRONT MONEY ESCROW, IF ANY, DETERMINED BY SUBTRACT- ING LINE 6 AMOUNT FROM LINE 1 AMOUNT. \$ 36,155	

III - SOURCE OF FUNDS TO MEET CASH REQUIREMENTS

SOURCE:	AMOUNT
Sponsor A	\$ 35,000
Donation of Elevator	\$ 20,000
Sponsor B	\$ 3,742
TOTAL AVAILABLE CASH FOR PROJECT -----	\$ 58,742

IV - RECOMMENDATIONS, REQUIREMENTS AND REMARKS

☒ RECOMMEND APPROVAL - SUBJECT TO CONDITIONS STATED BELOW, IF ANY

☐ RECOMMEND REJECTION FOR REASONS STATED BELOW:

Remarks: This processing is based on 2013 dated 3/31/82,
2264 Arch. dated 5/4/82
2264 Cost dated 6/3/82
2264 Valuation dated 6/4/82

The ratio of Loan to Total Estimated Replacement Cost is 91%.

Date 8/6/82

(Signed)

George D. Roberts
Processing Technician or Examiner

Date 8/6/82

☒ Approved ☐ Rejected

(Signed)

George D. Roberts
☒ Chief ☐ Deputy Chief "Finance & Mortgage Credit" or "Mortgage Credit" Sect

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION

RENTAL HOUSING

PROJECT INCOME ANALYSIS AND APPRAISAL

- ☐ SAMA
☐ Feasibility (Rehab)
☐ Conditional
☒ Firm

Project Name

Angela Westover House

Project No.

023-EH086

A. LOCATION AND DESCRIPTION OF PROPERTY:

1. Street Nos. 49	2. Street Parley Ave.	3. Municipality Boston	4a. Census Tract No. 1204	4b. Placement Code 02503	5. County Suffolk
6. State and Zip Code Mass.	7. Type of Project: ☒ Elevator ☐ Walkup ☐ Row (T.H.) ☐ Detached ☐ Semi-Detached		8. No. Stories 3/B	9. Foundation: ☐ Slab on Grade ☒ Full Bsmt. ☐ Partial Bsmt. ☐ Crawl Space	
9a. Basement Floor: ☐ Structural Slab ☒ Slab on Grade	10. ☐ Proposed ☒ Existing	11. Number of Units Revenue Non-Rev. 11 -0-	12. No. of Bldgs. 1	13. List Accessory Bldgs. and Area None	
			13a. List Recreation Facilities and Area None		

SITE INFORMATION

BUILDING INFORMATION

14. Dimensions: ft. by ft. or 10,600 sq. ft.	16. Yr. Built	16a. ☐ Manufactured Housing ☒ Conventionally Built ☐ Modules ☐ Components
15. Zoning: (If recently changed, submit evidence)	17. Structural System Wood	17a. Floor System Wood
	17b. Exterior Finish Stucco	18. Heating-A/C System CG/NN

B. INFORMATION CONCERNING LAND OR PROPERTY:

19. Date Acquired	20. Purchase Price	21. Additional Costs Paid or Accrued	22. If Lease-Hold, Annual Ground Rent	23a. Total Cost	23b. Outstanding Balance	24. Relationship-Business, Personal or Other Between Seller and Buyer
	\$	\$	\$	\$	\$	

25. Utilities - Public	Community	Distance From Site	26. Unusual Site Features -			
Water ☒	☐		☒ Cuts ☒ Fills	☐ Rock Formations	☒ Erosion	☐ None
Sewers ☒	☐		☐ Poor Drainage	☐ High Water Table	☒ Retaining Walls	
			☒ Other (Specify) Ramps & extra Fndn work Demo of existing bldg for addition			
			☒ Off Site Improvements			

C. ESTIMATE OF INCOME:

27. No. of Each Family Type Unit	Rentable Living Area (Sq. Ft.)	Composition of Units	Unit Rent Per Month	Total Monthly Rent For Unit Type
11	456	1 BR (Group Home)	\$ 769	\$ 8,459
28. TOTAL ESTIMATED RENTALS FOR ALL FAMILY UNITS \$ 8,459				
29. No. Parking Spaces-- ☐ Attended ☐ Self Park		Open Spaces _____ @ \$ _____ per month		
None		Covered Spaces _____ @ \$ _____ per month		
30. Commercial* Area-Ground Level _____ Sq. Ft. @ \$ _____ per sq. ft./mo. Other Levels _____ Sq. Ft. @ \$ _____ per sq. ft./mo.				
*Attach Documentation				
31. TOTAL ESTIMATED GROSS PROJECT INCOME AT 100% OCCUPANCY				\$ 8,459
32. TOTAL ANNUAL RENT (Item 31 x 12 months)				\$ 101,508
33. Gross Floor Area- 7,593	Sq. Ft.	34. Net Rentable Residential Area- 5,020	Sq. Ft.	35. Net Rentable Commercial Area- -0-
36. NON-REVENUE PRODUCING SPACE				
Type of Employee N/A	No. Rms.	Composition of Unit		Location of Unit in Project

D. EQUIPMENT AND SERVICES INCLUDED IN RENT: (Check Appropriate Items)

37. EQUIPMENT -		38. SERVICES -		39. SPECIAL ASSESSMENTS: a. ☐ Prepayable ☐ Non-Prepayable b. Principal Balance \$ _____ c. Annual Payment \$ _____ d. Remaining Term _____ Year
☒ Ranges (Gas xxxx)	☒ Disposal	GAS: ☒ Heat	☒ Hot Water	
☒ Refrig. (xxxx Elec.)	* ☒ Dishwasher	☒ Cooking	☐ Air Conditioning	
☐ Air Cond. (Equip. Only)	☒ Carpet	ELEC: ☐ Heat	☐ Hot Water	
☒ Kitchen Exhaust Fan	☒ xxxx Shades	☐ Cooking	☐ Air Conditioning	
☒ Laundry Facilities	☐ Swimming Pool	☒ Lights, etc. in Unit		
☒ Other Shades	☐ Tennis Court	OTHER FUEL: ☐ Heat	☐ Hot Water	
*Donated-not in replacement cost		☒ WATER	☐ OTHER	

E. ESTIMATE OF ANNUAL EXPENSE:		G. ESTIMATED REPLACEMENT COST:	
ADMINISTRATIVE-		36a. Unusual Land Improvements -- \$ -0-	
1. Advertising ----- \$	3,939	36b. Other Land Improvements ---- 19,100	
2. Management ----- 4.0		36c. Total Land Improvements ----- \$ 19,100	
3. Other ----- 0.5	492	STRUCTURES-	
4. TOTAL ADMINISTRATIVE-- \$	4,431	37. Main Buildings ----- \$ 418,600	
OPERATING-		38. Accessory Buildings ----- -0-	
5. Elevator Main. Exp. ----- \$		39. Garages ----- -0-	
6. Fuel (Heating and Domestic Hot Water) -----		40. All Other Buildings ----- -0-	
7. Lighting & Misc. Power ----		41. TOTAL STRUCTURES ----- \$ 418,600	
8. Water-----		42. General Requirements----- \$ 39,393	
9. Gas -----		FEES-	
10. Carb. & Trash Removal ----		43. Builder's Gen. Overhead @ 2.00 % ----- \$ 9,542	
11. Payroll -----		44. Builder's Profit @ 9.00 % ----- 42,938	
12. Other -----		45. Arch. Fee-Design @ 10-14 % ----- 53,700	
13. TOTAL OPERATING----- \$	7,494	46. Arch. Fee-Supvr. @ 2.53 % ----- 13,400	
MAINTENANCE-		47. Bond Premium----- 6,196	
14. Decorating ----- \$		48. Other Fees ----- 7,500	
15. Repairs -----		49. TOTAL FEES ----- \$ 133,276	
16. Exterminating -----		50. TOT. For all Imprmts. (Lines 36c, 41, 42 & 49) -- \$ 610,369	
17. Insurance -----		51. Cost Per Gross Sq. Ft. ----- \$ 80.38	
18. Ground Expense -----		52. Estimated Construction Time ----- 8 Months	
19. Other -----		CARRYING CHARGES & FINANCING-	
20. TOTAL MAINTENANCE ----- \$	4,137	53. Int. 10 Mos. @ 9.25 % on \$ 1/2 (706,300) --- \$ 27,222	
21. Replacement Reserve (XXXXXXX) ----- \$	2,709	54. Taxes ----- 1,000	
22. TOTAL OPERATING EXPENSE----- \$	18,771	55. Insurance ----- 3,000	
TAXES-		56. FHA Mtg. Ins. Pre. (0.5%) -----	
23. Real Estate: Est. Assessed Value \$ 12% of E.G. & I. \$ per \$1000 --- \$	11,816	57. FHA Exam. Fee (0.3%) -----	
24. Personal Prop. Est. Assessed Value \$ @ \$ per \$1000 ---	232	58. FHA Inspec. Fee (0.5%) -----	
25. Empl. Payroll Tax -----		59. Financing Fee (%) -----	
26. Other -----		60. AMPO (3 %) ----- 20,319	
27. Other -----		61. FNMA/CNMA FEE (%) -----	
28. TOTAL TAXES ----- \$	12,048	62. Title & Recording----- 2,940	
29. TOTAL EXPENSE (Attach Worksheet) ----- \$	30,819	63. TOTAL CARRYING CHGS. & FINANCING----- \$ 54,481	
F. INCOME COMPUTATIONS:		LEGAL, ORGANIZATION, & AUDIT FEE	
30. Estimated Project Gross Income (Line C 32 Page 1) ----- \$	101,508	64. Legal ----- \$ 6,375	
31. Occupancy (Entire Project) Percentage ----- 97 %		65. Organization ----- \$ 1,275	
32. Effective Gross Income (Line 30 x Line 31) --- \$	98,463	66. Cost Certification Audit Fee ----- \$ 2,500	
33. Total Project Expenses (Line 29) ----- \$	30,819	67. TOTAL LEGAL, ORGANIZATION, AUDIT FEES \$ 10,150	
34. Net Income to Project (Line 32 - Line 33) --- \$	67,644	68. Builder and Sponsor Profit & Risk ----- \$ 13,500	
35. Expense Ratio (Line 29 ÷ Line 32) ----- 31.3 %		69. Consultant Fee ----- \$ 1,100	
		70. Supplemental Management Fund ----- \$ 23,855	
		71. Contingency Reserve ----- \$	
		72. TOTAL EST. DEVELOPMENT COST (Excl. of Land or Off-site Cost) (50+63+67+68+69+70+71) ----- 713,455	
		73. Warranted Price of Land --- J-14(3) sq. ft. @ \$ ----- per sq. ft. --- \$ 29,000	
		74. TOTAL ESTIMATED REPLACEMENT COST OF PROJECT (Add 72 + 73) ----- \$ 742,455	

H. MAXIMUM PERMISSIBLE RENTAL ANALYSIS:						
1. Rent Formula Residential Total Rent Per Month 8,459						
APARTMENT TYPE 0-BEDROOM 1-BEDROOM 2-BEDROOM 3-BEDROOM 4-BEDROOM						
2. Monthly Administrative Rent Limits----- \$ \$ \$ \$ \$						
(NOTE: Each limit must be followed by E for exception or R for regular)						
3. Personal Benefit Expenses ----- -0-						
4. Administrative Rent Limits Less Personal Benefit Expenses-----						
5. xxxxxx ----- 769						
6. xxxxxx Rents by Rent Formula----- 760						
7. Unit Market Rents by Comparison-----						
*Attach Documentation						

I. ESTIMATE OF OPERATING DEFICIT:							
Periods	Gross Income	Occup. %	affec. Gross	Expens. %	Net Income	Debt Serv. Reqmt.	Deficit
1. 1st	None Anticipated	100% Section 8	8		\$	\$	\$
2. 2nd					\$	\$	\$
3. TOTAL OPERATING DEFICIT							\$

1. NEIGHBORHOOD CODE A1 ☐ A2 ☐ A3 ☐ A4 ☐ A5 ☐ A6 ☐ A7 ☐ A8 ☐ A9 ☐ A10 ☐ A11 ☐ A12 ☐ A13 ☐ A14 ☐ A15 ☐ A16 ☐ A17 ☐ A18 ☐ A19 ☐ A20 ☐ A21 ☐ A22 ☐ A23 ☐ A24 ☐ A25 ☐ A26 ☐ A27 ☐ A28 ☐ A29 ☐ A30 ☐ A31 ☐ A32 ☐ A33 ☐ A34 ☐ A35 ☐ A36 ☐ A37 ☐ A38 ☐ A39 ☐ A40 ☐ A41 ☐ A42 ☐ A43 ☐ A44 ☐ A45 ☐ A46 ☐ A47 ☐ A48 ☐ A49 ☐ A50 ☐ A51 ☐ A52 ☐ A53 ☐ A54 ☐ A55 ☐ A56 ☐ A57 ☐ A58 ☐ A59 ☐ A60 ☐ A61 ☐ A62 ☐ A63 ☐ A64 ☐ A65 ☐ A66 ☐ A67 ☐ A68 ☐ A69 ☐ A70 ☐ A71 ☐ A72 ☐ A73 ☐ A74 ☐ A75 ☐ A76 ☐ A77 ☐ A78 ☐ A79 ☐ A80 ☐ A81 ☐ A82 ☐ A83 ☐ A84 ☐ A85 ☐ A86 ☐ A87 ☐ A88 ☐ A89 ☐ A90 ☐ A91 ☐ A92 ☐ A93 ☐ A94 ☐ A95 ☐ A96 ☐ A97 ☐ A98 ☐ A99 ☐ A100 ☐ A101 ☐ A102 ☐ A103 ☐ A104 ☐ A105 ☐ A106 ☐ A107 ☐ A108 ☐ A109 ☐ A110 ☐ A111 ☐ A112 ☐ A113 ☐ A114 ☐ A115 ☐ A116 ☐ A117 ☐ A118 ☐ A119 ☐ A120 ☐ A121 ☐ A122 ☐ A123 ☐ A124 ☐ A125 ☐ A126 ☐ A127 ☐ A128 ☐ A129 ☐ A130 ☐ A131 ☐ A132 ☐ A133 ☐ A134 ☐ A135 ☐ A136 ☐ A137 ☐ A138 ☐ A139 ☐ A140 ☐ A141 ☐ A142 ☐ A143 ☐ A144 ☐ A145 ☐ A146 ☐ A147 ☐ A148 ☐ A149 ☐ A150 ☐ A151 ☐ A152 ☐ A153 ☐ A154 ☐ A155 ☐ A156 ☐ A157 ☐ A158 ☐ A159 ☐ A160 ☐ A161 ☐ A162 ☐ A163 ☐ A164 ☐ A165 ☐ A166 ☐ A167 ☐ A168 ☐ A169 ☐ A170 ☐ A171 ☐ A172 ☐ A173 ☐ A174 ☐ A175 ☐ A176 ☐ A177 ☐ A178 ☐ A179 ☐ A180 ☐ A181 ☐ A182 ☐ A183 ☐ A184 ☐ A185 ☐ A186 ☐ A187 ☐ A188 ☐ A189 ☐ A190 ☐ A191 ☐ A192 ☐ A193 ☐ A194 ☐ A195 ☐ A196 ☐ A197 ☐ A198 ☐ A199 ☐ A200 ☐ A201 ☐ A202 ☐ A203 ☐ A204 ☐ A205 ☐ A206 ☐ A207 ☐ A208 ☐ A209 ☐ A210 ☐ A211 ☐ A212 ☐ A213 ☐ A214 ☐ A215 ☐ A216 ☐ A217 ☐ A218 ☐ A219 ☐ A220 ☐ A221 ☐ A222 ☐ A223 ☐ A224 ☐ A225 ☐ A226 ☐ A227 ☐ A228 ☐ A229 ☐ A230 ☐ A231 ☐ A232 ☐ A233 ☐ A234 ☐ A235 ☐ A236 ☐ A237 ☐ A238 ☐ A239 ☐ A240 ☐ A241 ☐ A242 ☐ A243 ☐ A244 ☐ A245 ☐ A246 ☐ A247 ☐ A248 ☐ A249 ☐ A250 ☐ A251 ☐ A252 ☐ A253 ☐ A254 ☐ A255 ☐ A256 ☐ A257 ☐ A258 ☐ A259 ☐ A260 ☐ A261 ☐ A262 ☐ A263 ☐ A264 ☐ A265 ☐ A266 ☐ A267 ☐ A268 ☐ A269 ☐ A270 ☐ A271 ☐ A272 ☐ A273 ☐ A274 ☐ A275 ☐ A276 ☐ A277 ☐ A278 ☐ A279 ☐ A280 ☐ A281 ☐ A282 ☐ A283 ☐ A284 ☐ A285 ☐ A286 ☐ A287 ☐ A288 ☐ A289 ☐ A290 ☐ A291 ☐ A292 ☐ A293 ☐ A294 ☐ A295 ☐ A296 ☐ A297 ☐ A298 ☐ A299 ☐ A300 ☐ A301 ☐ A302 ☐ A303 ☐ A304 ☐ A305 ☐ A306 ☐ A307 ☐ A308 ☐ A309 ☐ A310 ☐ A311 ☐ A312 ☐ A313 ☐ A314 ☐ A315 ☐ A316 ☐ A317 ☐ A318 ☐ A319 ☐ A320 ☐ A321 ☐ A322 ☐ A323 ☐ A324 ☐ A325 ☐ A326 ☐ A327 ☐ A328 ☐ A329 ☐ A330 ☐ A331 ☐ A332 ☐ A333 ☐ A334 ☐ A335 ☐ A336 ☐ A337 ☐ A338 ☐ A339 ☐ A340 ☐ A341 ☐ A342 ☐ A343 ☐ A344 ☐ A345 ☐ A346 ☐ A347 ☐ A348 ☐ A349 ☐ A350 ☐ A351 ☐ A352 ☐ A353 ☐ A354 ☐ A355 ☐ A356 ☐ A357 ☐ A358 ☐ A359 ☐ A360 ☐ A361 ☐ A362 ☐ A363 ☐ A364 ☐ A365 ☐ A366 ☐ A367 ☐ A368 ☐ A369 ☐ A370 ☐ A371 ☐ A372 ☐ A373 ☐ A374 ☐ A375 ☐ A376 ☐ A377 ☐ A378 ☐ A379 ☐ A380 ☐ A381 ☐ A382 ☐ A383 ☐ A384 ☐ A385 ☐ A386 ☐ A387 ☐ A388 ☐ A389 ☐ A390 ☐ A391 ☐ A392 ☐ A393 ☐ A394 ☐ A395 ☐ A396 ☐ A397 ☐ A398 ☐ A399 ☐ A400 ☐ A401 ☐ A402 ☐ A403 ☐ A404 ☐ A405 ☐ A406 ☐ A407 ☐ A408 ☐ A409 ☐ A410 ☐ A411 ☐ A412 ☐ A413 ☐ A414 ☐ A415 ☐ A416 ☐ A417 ☐ A418 ☐ A419 ☐ A420 ☐ A421 ☐ A422 ☐ A423 ☐ A424 ☐ A425 ☐ A426 ☐ A427 ☐ A428 ☐ A429 ☐ A430 ☐ A431 ☐ A432 ☐ A433 ☐ A434 ☐ A435 ☐ A436 ☐ A437 ☐ A438 ☐ A439 ☐ A440 ☐ A441 ☐ A442 ☐ A443 ☐ A444 ☐ A445 ☐ A446 ☐ A447 ☐ A448 ☐ A449 ☐ A450 ☐ A451 ☐ A452 ☐ A453 ☐ A454 ☐ A455 ☐ A456 ☐ A457 ☐ A458 ☐ A459 ☐ A460 ☐ A461 ☐ A462 ☐ A463 ☐ A464 ☐ A465 ☐ A466 ☐ A467 ☐ A468 ☐ A469 ☐ A470 ☐ A471 ☐ A472 ☐ A473 ☐ A474 ☐ A475 ☐ A476 ☐ A477 ☐ A478 ☐ A479 ☐ A480 ☐ A481 ☐ A482 ☐ A483 ☐ A484 ☐ A485 ☐ A486 ☐ A487 ☐ A488 ☐ A489 ☐ A490 ☐ A491 ☐ A492 ☐ A493 ☐ A494 ☐ A495 ☐ A496 ☐ A497 ☐ A498 ☐ A499 ☐ A500 ☐ A501 ☐ A502 ☐ A503 ☐ A504 ☐ A505 ☐ A506 ☐ A507 ☐ A508 ☐ A509 ☐ A510 ☐ A511 ☐ A512 ☐ A513 ☐ A514 ☐ A515 ☐ A516 ☐ A517 ☐ A518 ☐ A519 ☐ A520 ☐ A521 ☐ A522 ☐ A523 ☐ A524 ☐ A525 ☐ A526 ☐ A527 ☐ A528 ☐ A529 ☐ A530 ☐ A531 ☐ A532 ☐ A533 ☐ A534 ☐ A535 ☐ A536 ☐ A537 ☐ A538 ☐ A539 ☐ A540 ☐ A541 ☐ A542 ☐ A543 ☐ A544 ☐ A545 ☐ A546 ☐ A547 ☐ A548 ☐ A549 ☐ A550 ☐ A551 ☐ A552 ☐ A553 ☐ A554 ☐ A555 ☐ A556 ☐ A557 ☐ A558 ☐ A559 ☐ A560 ☐ A561 ☐ A562 ☐ A563 ☐ A564 ☐ A565 ☐ A566 ☐ A567 ☐ A568 ☐ A569 ☐ A570 ☐ A571 ☐ A572 ☐ A573 ☐ A574 ☐ A575 ☐ A576 ☐ A577 ☐ A578 ☐ A579 ☐ A580 ☐ A581 ☐ A582 ☐ A583 ☐ A584 ☐ A585 ☐ A586 ☐ A587 ☐ A588 ☐ A589 ☐ A590 ☐ A591 ☐ A592 ☐ A593 ☐ A594 ☐ A595 ☐ A596 ☐ A597 ☐ A598 ☐ A599 ☐ A600 ☐ A601 ☐ A602 ☐ A603 ☐ A604 ☐ A605 ☐ A606 ☐ A607 ☐ A608 ☐ A609 ☐ A610 ☐ A611 ☐ A612 ☐ A613 ☐ A614 ☐ A615 ☐ A616 ☐ A617 ☐ A618 ☐ A619 ☐ A620 ☐ A621 ☐ A622 ☐ A623 ☐ A624 ☐ A625 ☐ A626 ☐ A627 ☐ A628 ☐ A629 ☐ A630 ☐ A631 ☐ A632 ☐ A633 ☐ A634 ☐ A635 ☐ A636 ☐ A637 ☐ A638 ☐ A639 ☐ A640 ☐ A641 ☐ A642 ☐ A643 ☐ A644 ☐ A645 ☐ A646 ☐ A647 ☐ A648 ☐ A649 ☐ A650 ☐ A651 ☐ A652 ☐ A653 ☐ A654 ☐ A655 ☐ A656 ☐ A657 ☐ A658 ☐ A659 ☐ A660 ☐ A661 ☐ A662 ☐ A663 ☐ A664 ☐ A665 ☐ A666 ☐ A667 ☐ A668 ☐ A669 ☐ A670 ☐ A671 ☐ A672 ☐ A673 ☐ A674 ☐ A675 ☐ A676 ☐ A677 ☐ A678 ☐ A679 ☐ A680 ☐ A681 ☐ A682 ☐ A683 ☐ A684 ☐ A685 ☐ A686 ☐ A687 ☐ A688 ☐ A689 ☐ A690 ☐ A691 ☐ A692 ☐ A693 ☐ A694 ☐ A695 ☐ A696 ☐ A697 ☐ A698 ☐ A699 ☐ A700 ☐ A701 ☐ A702 ☐ A703 ☐ A704 ☐ A705 ☐ A706 ☐ A707 ☐ A708 ☐ A709 ☐ A710 ☐ A711 ☐ A712 ☐ A713 ☐ A714 ☐ A715 ☐ A716 ☐ A717 ☐ A718 ☐ A719 ☐ A720 ☐ A721 ☐ A722 ☐ A723 ☐ A724 ☐ A725 ☐ A726 ☐ A727 ☐ A728 ☐ A729 ☐ A730 ☐ A731 ☐ A732 ☐ A733 ☐ A734 ☐ A735 ☐ A736 ☐ A737 ☐ A738 ☐ A739 ☐ A740 ☐ A741 ☐ A742 ☐ A743 ☐ A744 ☐ A745 ☐ A746 ☐ A747 ☐ A748 ☐ A749 ☐ A750 ☐ A751 ☐ A752 ☐ A753 ☐ A754 ☐ A755 ☐ A756 ☐ A757 ☐ A758 ☐ A759 ☐ A760 ☐ A761 ☐ A762 ☐ A763 ☐ A764 ☐ A765 ☐ A766 ☐ A767 ☐ A768 ☐ A769 ☐ A770 ☐ A771 ☐ A772 ☐ A773 ☐ A774 ☐ A775 ☐ A776 ☐ A777 ☐ A778 ☐ A779 ☐ A780 ☐ A781 ☐ A782 ☐ A783 ☐ A784 ☐ A785 ☐ A786 ☐ A787 ☐ A788 ☐ A789 ☐ A790 ☐ A791 ☐ A792 ☐ A793 ☐ A794 ☐ A795 ☐ A796 ☐ A797 ☐ A798 ☐ A799 ☐ A800 ☐ A801 ☐ A802 ☐ A803 ☐ A804 ☐ A805 ☐ A806 ☐ A807 ☐ A808 ☐ A809 ☐ A810 ☐ A811 ☐ A812 ☐ A813 ☐ A814 ☐ A815 ☐ A816 ☐ A817 ☐ A818 ☐ A819 ☐ A820 ☐ A821 ☐ A822 ☐ A823 ☐ A824 ☐ A825 ☐ A826 ☐ A827 ☐ A828 ☐ A829 ☐ A830 ☐ A831 ☐ A832 ☐ A833 ☐ A834 ☐ A835 ☐ A836 ☐ A837 ☐ A838 ☐ A839 ☐ A840 ☐ A841 ☐ A842 ☐ A843 ☐ A844 ☐ A845 ☐ A846 ☐ A847 ☐ A848 ☐ A849 ☐ A850 ☐ A851 ☐ A852 ☐ A853 ☐ A854 ☐ A855 ☐ A856 ☐ A857 ☐ A858 ☐ A859 ☐ A860 ☐ A861 ☐ A862 ☐ A863 ☐ A864 ☐ A865 ☐ A866 ☐ A867 ☐ A868 ☐ A869 ☐ A870 ☐ A871 ☐ A872 ☐ A873 ☐ A874 ☐ A875 ☐ A876 ☐ A877 ☐ A878 ☐ A879 ☐ A880 ☐ A881 ☐ A882 ☐ A883 ☐ A884 ☐ A885 ☐ A886 ☐ A887 ☐ A888 ☐ A889 ☐ A890 ☐ A891 ☐ A892 ☐ A893 ☐ A894 ☐ A895 ☐ A896 ☐ A897 ☐ A898 ☐ A899 ☐ A900 ☐ A901 ☐ A902 ☐ A903 ☐ A904 ☐ A905 ☐ A906 ☐ A907 ☐ A908 ☐ A909 ☐ A910 ☐ A911 ☐ A912 ☐ A913 ☐ A914 ☐ A915 ☐ A916 ☐ A917 ☐ A918 ☐ A919 ☐ A920 ☐ A921 ☐ A922 ☐ A923 ☐ A924 ☐ A925 ☐ A926 ☐ A927 ☐ A928 ☐ A929 ☐ A930 ☐ A931 ☐ A932 ☐ A933 ☐ A934 ☐ A935 ☐ A936 ☐ A937 ☐ A938 ☐ A939 ☐ A940 ☐ A941 ☐ A942 ☐ A943 ☐ A944 ☐ A945 ☐ A946 ☐ A947 ☐ A948 ☐ A949 ☐ A950 ☐ A951 ☐ A952 ☐ A953 ☐ A954 ☐ A955 ☐ A956 ☐ A957 ☐ A958 ☐ A959 ☐ A960 ☐ A961 ☐ A962 ☐ A963 ☐ A964 ☐ A965 ☐ A966 ☐ A967 ☐ A968 ☐ A969 ☐ A970 ☐ A971 ☐ A972 ☐ A973 ☐ A974 ☐ A975 ☐ A976 ☐ A977 ☐ A978 ☐ A979 ☐ A980 ☐ A981 ☐ A982 ☐ A983 ☐ A984 ☐ A985 ☐ A986 ☐ A987 ☐ A988 ☐ A989 ☐ A990 ☐ A991 ☐ A992 ☐ A993 ☐ A994 ☐ A995 ☐ A996 ☐ A997 ☐ A998 ☐ A999 ☐ A1000 ☐ A1001 ☐ A1002 ☐ A1003 ☐ A1004 ☐ A1005 ☐ A1006 ☐ A1007 ☐ A1008 ☐ A1009 ☐ A1010 ☐ A1011 ☐ A1012 ☐ A1013 ☐ A1014 ☐ A1015 ☐ A1016 ☐ A1017 ☐ A1018 ☐ A1019 ☐ A1020 ☐ A1021 ☐ A1022 ☐ A1023 ☐ A1024 ☐ A1025 ☐ A1026 ☐ A1027 ☐ A1028 ☐ A1029 ☐ A1030 ☐ A1031 ☐ A1032 ☐ A1033 ☐ A1034 ☐ A1035 ☐ A1036 ☐ A1037 ☐ A1038 ☐ A1039 ☐ A1040 ☐ A1041 ☐ A1042 ☐ A1043 ☐ A1044 ☐ A1045 ☐ A1046 ☐ A1047 ☐ A1048 ☐ A1049 ☐ A1050 ☐ A1051 ☐ A1052 ☐ A1053 ☐ A1054 ☐ A1055 ☐ A1056 ☐ A1057 ☐ A1058 ☐ A1059 ☐ A1060 ☐ A1061 ☐ A1062 ☐ A1063 ☐ A1064 ☐ A1065 ☐ A1066 ☐ A1067 ☐ A1068 ☐ A1069 ☐ A1070 ☐ A1071 ☐ A1072 ☐ A1073 ☐ A1074 ☐ A1075 ☐ A1076 ☐ A1077 ☐ A1078 ☐ A1079 ☐ A1080 ☐ A1081 ☐ A1082 ☐ A1083 ☐ A1084 ☐ A1085 ☐ A1086 ☐ A1087 ☐ A1088 ☐ A1089 ☐ A1090 ☐ A1091 ☐ A1092 ☐ A1093 ☐ A1094 ☐ A1095 ☐ A1096 ☐ A1097 ☐ A1098 ☐ A1099 ☐ A1100 ☐ A1101 ☐ A1102 ☐ A1103 ☐ A1104 ☐ A1105 ☐ A1106 ☐ A1107 ☐ A1108 ☐ A1109 ☐ A1110 ☐ A1111 ☐ A1112 ☐ A1113 ☐ A1114 ☐ A1115 ☐ A1116 ☐ A1117 ☐ A1118 ☐ A1119 ☐ A1120 ☐ A1121 ☐ A1122 ☐ A1123 ☐ A1124 ☐ A1125 ☐ A1126 ☐ A1127 ☐ A1128 ☐ A1129 ☐ A1130 ☐ A1131 ☐ A1132 ☐ A1133 ☐ A1134 ☐ A1135 ☐ A1136 ☐ A1137 ☐ A1138 ☐ A1139 ☐ A1140 ☐ A1141 ☐ A1142 ☐ A1143 ☐ A1144 ☐ A1145 ☐ A1146 ☐ A1147 ☐ A1148 ☐ A1149 ☐ A1150 ☐ A1151 ☐ A1152 ☐ A1153 ☐ A1154 ☐ A1155 ☐ A1156 ☐ A1157 ☐ A1158 ☐ A1159 ☐ A1160 ☐ A1161 ☐ A1162 ☐ A1163 ☐ A1164 ☐ A1165 ☐ A1166 ☐ A1167 ☐ A1168 ☐ A1169 ☐ A1170 ☐ A1171 ☐ A1172 ☐ A1173 ☐ A1174 ☐ A1175 ☐ A1176 ☐ A1177 ☐ A1178 ☐ A1179 ☐ A1180 ☐ A1181 ☐ A1182 ☐ A1183 ☐ A1184 ☐ A1185 ☐ A1186 ☐ A1187 ☐ A1188 ☐ A1189 ☐ A1190 ☐ A1191 ☐ A1192 ☐ A1193 ☐ A1194 ☐ A1195 ☐ A1196 ☐ A1197 ☐ A1198 ☐ A1199 ☐ A1200 ☐ A1201 ☐ A1202 ☐ A1203 ☐ A1204 ☐ A1205 ☐ A1206 ☐ A1207 ☐ A1208 ☐ A1209 ☐ A1210 ☐ A1211 ☐ A1212 ☐ A1213 ☐ A1214 ☐ A1215 ☐ A1216 ☐ A1217 ☐ A1218 ☐ A1219 ☐ A1220 ☐ A1221 ☐ A1222 ☐ A12	
--	--

INCOME APPROACH TO VALUE: Estimated Remaining Economic Life <u>55</u> Yrs. Income Approach to Value: (Capitalization Rate Determined By: ☐ Overall Rate From Comparable Projects. ☐ Rate From Band of Investment ☐ Cash Flow to Equity. Rate Selected _____ % Net Income (Line F 34) ----- \$ _____ Capitalized Value (Line 4 ÷ Line 3) - \$ _____		6. Value of Leased Fee (If any) Ground Rent \$ _____ ÷ Cap. Rate _____ % = Value of Leased Fee \$ _____
---	--	---

COMPARISON APPROACH TO VALUE:					
Address of Comparable Sale	Date	Sale Price	No. Units		

8. Indicated Value of Subject by Comparison \$ _____

APPRAISAL SUMMARY

7. CAPITALIZATION \$ _____ SUMMATION \$ _____ COMPARISON \$ _____
 The fair market value (or replacement cost) of the property, as of the date below, is \$ 742,455

A. TO BE COMPLETED BY CONSTRUCTION COST ANALYST:	N. TO BE COMPLETED BY VALUATION SECTION:
COST NOT ATTRIBUTABLE TO DWELLING USE- 0. Parking ----- \$ -0- 1. Garage ----- \$ -0- 2. Stairways Porches ----- 6,500 3. Special Ext. Land Improvements ----- 14,100 4. Other ----- -0- 5. TOTAL ----- \$ 20,600 ----- 4.71 % TOTAL EST. COST OF OFF-SITE REQUIREMENTS- 16. Off-Site ----- Est. Cost Bitum Conc Sidewalk - Approx \$ 100 Lin Feet ----- Remove exist and replace ----- 700 ----- ----- 17. TOTAL OFF-SITE COSTS-- \$ 700	CALCULATION OF BUDGETED CONSTRUCTION COST- 18. Maximum Mortgage Amount (from 2264a) ÷ 90% or × 100% ----- \$ 677,300 (Whichever is Appropriate) 19. FHA Land Value (Line G 73) \$ 29,000 20. Carrying Charges and Fin.-- 54,481 21. Legal, Organization, Audit Fees 10,150 22. Consultant Fee ----- 13,500 23. Design Architect ----- 53,700 24. Supervisory Architect ----- 13,400 25. Bond Premium ----- 6,196 26. Supplemental Management Fund 1,100 27. Contingency Reserve ----- 23,855 28. Other Fees --- Gen: --- Req. 7,500 29. Total 19 thru 28 - Deduct - 39,393 \$ 252,275 30. Balance available for construction ----- \$ 425,025 31. This includes builder's fee of \$ or Bldrs. Ovhd. & XXXX of profit \$ 52,480

O. REMARKS, CONCLUSIONS AND SIGNATURES:

EXPLAIN - ☐ UNUSUAL LAND IMPROVEMENTS (Sec. G 36a) HANDBOOK 4465.1, PAGES 2-2 AND 2-3
☐ OTHER FEES (Sec. G 48) HANDBOOK 4450.1, PAGE 5-10 ☐ LOW MAINTENANCE MATERIALS

(A) Project being processed with eleven (11) income producing units as per discussion with MHR, sponsor's application, and subject to Headquarters approval.

(B) Processing contingent upon (1) HQ approval of the 1.20% multiplier and (2) sponsor obtaining a 121A Agreement from the City of Boston stating that R.E. Taxes will not exceed 12% of E.G.I.

(C) Headquarters approval of unit mortgage limits @ 189.31%.

<u>R. J. Baginian</u> (Architectural Processor) <u>R. J. Meaney</u> (Valuation Processor) <u>Joseph E. Maffey</u> (Cost Processor)	<u>5-4-82</u> (Date) <u>6/4/82</u> (Date) <u>6/3/82</u> (Date)	<u>George Smith</u> (Architectural Reviewer) <u>William G. Corfuell</u> (Valuation Reviewer) <u>[Signature]</u> (Date)
---	---	---

Conclusions: _____

Coordinator _____ Date _____ Director Area or Insuring Office/Deputy _____ (Date)	<u>Stephen Washo</u> Director HPMC Division/Chief Underwriter <u>9/28/82</u> Date
--	--

M E M O R A N D U M

October 14, 1982

TO: BOSTON REDEVELOPMENT AUTHORITY

FROM: ROBERT J. RYAN, DIRECTOR

SUBJECT: CHAPTER 121A APPLICATION OF ANGELA WESTOVER
HOUSING CORPORATION

On May 20, 1982, the Authority conducted a public hearing to consider the above-captioned 121A Application.

The Project consists of the rehabilitation and maintenance by the Applicant of 11 units of congregate housing for low income elderly and handicapped persons at 49 Parley Avenue in the Jamaica Plain section of Boston. A firm commitment for construction and permanent financing from the Department of Housing and Urban Development has now been received by the developer and has been filed with the Authority.

Based on the examination of the Application by the Authority staff and on the evidence presented to the Authority at the hearing, it is submitted that there is sufficient evidence in support of the Project to make those findings and determinations necessary to proceed with the approval of the Project.

An appropriate vote follows:

VOTED: That the document presented at this meeting, entitled, "Report and Decision on the Application of Angela Westover Housing Corporation for the Authorization and Approval of a Project under Massachusetts General Laws (Ter. Ed.) Chapter 121A, as Amended, and Chapter 652 of the Acts of 1960, to be undertaken and carried out by a corporation organized pursuant to Massachusetts General Laws Chapter 180, and approval to act as an Urban Development Corporation under said Chapter 121A" be and hereby is approved and adopted.